

Personal Information

Name: STEVEN WILLIAM HABERMAN

File Number: [REDACTED]
Date issued: 05/10/2011

You have been on our files since 09/1995

SSN:
Date of Birth:

Telephone: [REDACTED]

Your SSN is partially masked for your protection

CURRENT ADDRESS

Address: [REDACTED]

PREVIOUS ADDRESSES

Date Reported: [REDACTED]

Address: [REDACTED]

Date Reported: [REDACTED]

Address: [REDACTED]

EMPLOYMENT DATA REPORTEDEmployer Name: [REDACTED]
Date Verified: [REDACTED]Position: [REDACTED]
Date Hired: [REDACTED]Employer Name: [REDACTED]
Date Reported: [REDACTED]Position: [REDACTED]
Date Hired: [REDACTED]Employer Name: [REDACTED]
Date Reported: [REDACTED]Position: [REDACTED]
Date Hired: [REDACTED]Employer Name: [REDACTED]
Date Reported: [REDACTED]Position: [REDACTED]
Date Hired: [REDACTED]

Special Notes: The display of your Social Security number has been abbreviated and your account numbers have been modified in this report for your protection. You may request disclosure of your full Social Security number by writing to us at the address found at the end of this report. Also if any item on your credit report begins with 'MED1', it includes medical information and the data following 'MED1' is not displayed to anyone but you except where permitted by law.

Public Records

The following items obtained from public records appear on your report. You may be required to explain public record items to potential creditors. Any bankruptcy information will remain on your report for 10 years from the date of the filing. Unpaid tax liens may generally be reported for an indefinite period of time depending on your state of residence. Paid tax liens may be reported for 7 years from date of payment. All other public record information, including discharged chapter 13 bankruptcy, remains for up to 7 years. The amount listed on the public record is not a balance. The amount reflects the original amount of the public record item.

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Account Information

The key to the right helps explain the payment history information contained in some of the accounts below. Not all accounts will contain payment history information, but some creditors report how you make payments each month in relation to your agreement with them.

NA	X	OK	30	60	90	120
Not Applicable	Unknown	Current	30 days late	60 days late	90 days late	120 days late

Adverse Accounts**Exhibit "D"**

The figure consists of 12 separate horizontal bar charts arranged in a grid. Each chart has a y-axis labeled with values 0, 20, 40, 60, 80, and 100. The bars are solid black with white borders. In each chart, there are two distinct clusters of bars: a larger cluster on the left side and a smaller cluster on the right side. The total number of bars per chart varies, ranging from approximately 10 to 15. The overall pattern shows a general decrease in bar length from left to right across the grid.

Account Review Inquiries

The companies listed below obtained information from your consumer report for the purpose of an account review or other business transaction with you. These inquiries are not displayed to anyone but you and will not affect any creditor's decision or any credit score (except insurance companies may have access to other insurance company inquiries and users of a report for employment purposes may have access to other employment inquiries, where permitted by law).

NATIONAL CITY MORTGAGE

3980 CHICAGO DR
SW SUITE 210
GRANDVILLE, MI 49418
(888) 533-5363

Requested On:

01/2011

The figure consists of a grid of 12 horizontal bars. The bars are arranged in three columns and four rows. The first column contains four bars, the second column contains four bars, and the third column contains four bars. Each bar has a different length, representing a different data value. The bars are black with a white outline.

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SW SUITE 210
GRANDVILLE, MI 49418
(888) 533-5363

Requested On:

11/2010

The figure consists of 12 horizontal bar charts arranged in three rows of four. Each chart contains several black horizontal bars of varying lengths. The first 11 charts have between 2 and 6 bars each, while the last chart on the right has 10 bars of equal length.

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Requested On:

09/2010

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GRANDVILLE , MI 49418
(888) 533-5363

Requested On:

08/2010

NATIONAL CITY MORTGAGE

3980 CHICAGO DR
SW SUITE 210
GRANDVILLE , MI 49418
(888) 533-5363

Requested On:

06/2010

NATIONAL CITY MORTGAGE

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(888) 533-5363

Requested On:

05/2010